

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <b>Edwin Cruz</b>                | Social Security number or ITIN | xxx-xx-1754 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | <b>13-29342-JNP</b>              |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edwin Cruz

7/19/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edwin Cruz  
 Debtor

Case No. 13-29342-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jul 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2017.

db +Edwin Cruz, 580 Sarah Place, Vineland, NJ 08360-2729  
 cr +Specialized Loan Servicing, LLC, 8742 Lucent Blvd., Ste. 300,  
 Highlands Ranch, CO 80129-2386  
 514187603 +Ac Collections, C/O Gregory S. Maslow MD, 602 Little Gloucester Rd,  
 Blackwood, NJ 08012-5213  
 514187621 +Bank of New York Mellon, Attn Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300,  
 Highlands Ranch, CO 80129-2386  
 514187606 +Bryant State Bank, 500 E 60th Street North, Sioux Falls, SD 57104-0478  
 514187609 +Grimley Financial, C/O Atlanticare Regional Medical, 30 Washington Avenue,  
 Haddonfield, NJ 08033-3341  
 514187614 +Jersey Shore Federal Credit Union, 1434 New Road, Northfield, NJ 08225-1104  
 514187615 +Landis Authority, 1776 Mill Rd, Vineland, NJ 08360-6200  
 514187616 +Liberal Finance Service, 1160 Parsippany Blvd - PO Box 6, Parsippany, NJ 07054-0006  
 514692705 +Liberal Finance Service, PO Box 6, Parsippany, NJ 07054-0006  
 514187619 +Motor Vehicle Commission, Surcharge Admin Office, PO Box 136, 4th Floor West,  
 Trenton, NJ 08666-0136  
 514187620 Motor Vehicle Violations Surcharges, Po Box 4850, Trenton, NJ 08650-4850  
 514964841 +SPECIALIZED LOAN SERVICING, LLC, 8742 LUCENT BLVD SUITE 300,  
 HIGHLANDS RANCH, COLORADO 80129-2386  
 514256533 Specialized Loan Servicing, LLC, PO Box 829009, Dallas, TX 75382-9009  
 514300847 Surcharge Administration Office, State of New Jersey, PO Box 136, 4th Floor,  
 Trenton, NJ 08666-0136  
 514187622 +Trident Asset Management, RE: Columbia House DVD, PO Box 888424, Atlanta, GA 30356-0424  
 514187623 +USCB Corp, C/O Stratford Career Institute, 101 Harrison Street, Archbald, PA 18403-1961

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 19 2017 22:54:52 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 19 2017 22:54:49 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514187604 +EDI: AFNIRECOVERY.COM Jul 19 2017 22:33:00 AFNI, C/O Verizon, PO Box 3097,  
 Bloomington, IL 61702-3097  
 514309612 EDI: AIS.COM Jul 19 2017 22:33:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 514299735 EDI: AIS.COM Jul 19 2017 22:33:00 American InfoSource LP as agent for,  
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514187605 +EDI: BANKAMER2.COM Jul 19 2017 22:28:00 Bank Of America, PO Box 17054,  
 Wilmington, DE 19850-7054  
 514187607 +E-mail/Text: bankruptcy@usecapital.com Jul 19 2017 22:55:52 Capital Accounts,  
 C/O Gladwyn D Baptist Md, 2120 Crestmoor Rd Suite 3001, Nashville, TN 37215-2613  
 514187608 +EDI: AMINFOFP.COM Jul 19 2017 22:33:00 First Premier Bank, 601 S Minnesota Avenue,  
 Sioux Falls, SD 57104-4868  
 514187610 +EDI: IRS.COM Jul 19 2017 22:28:00 Internal Revenue Service, 1601 Market Street,  
 Philadelphia, PA 19103-2309  
 514187617 +EDI: LTDFINANCIAL.COM Jul 19 2017 22:33:00 LTD Financial Services,  
 C/O Show Master Card/Visa, 7322 Southwest Freeway - Suite 1600, Houston, TX 77074-2134  
 514187618 +EDI: MID8.COM Jul 19 2017 22:33:00 Midland Credit Management, C/O Bank Of America,  
 8875 Aero Dr., San Diego, CA 92123-2255  
 514332474 +E-mail/Text: csidl@sbcglobal.net Jul 19 2017 22:55:13 Premier Bankcard/Charter,  
 PO Box 2208, Vacaville, CA 95696-8208

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514187612\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Service, PO Box 724, Springfield, NJ 07081)  
 514187611\* Internal Revenue Service, Special Procedure Branch, PO Box 744,  
 Springfield, NJ 07081-0744  
 514187613\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2007-9 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series  
2007-9 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing, LLC  
NJ\_ECF\_Notices@buckleymadole.com  
Seymour Wasserstrum on behalf of Debtor Edwin Cruz mylawyer7@aol.com, ecf@seymourlaw.net  
TOTAL: 6